



AN AMERICAN SOLUTION QUALITY AFFORDABLE HEALTH CARE

HEALTH REFORM AT A GLANCE: CONSUMER PROTECTIONS AND INSURANCE MARKET REFORMS

We must create a fair health insurance market where consumers can comparison shop to choose the health plan that best meets the needs of themselves and their families. This step is critical to our goal of controlling health care costs and ensuring quality, affordable health care for all Americans.

The discussion draft includes comprehensive reforms to create a transparent, consumer-friendly insurance marketplace that protects consumers and provides them with choices among quality, affordable health care plans.

PROTECTING CONSUMERS

The discussion draft includes strong reforms to the insurance market so that consumers will be more secure in their health coverage.

- Insurers will be prohibited from excluding coverage based on pre-existing conditions.
- Insurers will be prevented from refusing to renew plans. They will no longer be able to charge people different premiums based on their gender, health status, or occupation; and the percent difference insurers can charge based on age is limited.
- Requires a standardized annual out-of-pocket spending limit so that no family faces bankruptcy due to medical expenses.
- Medicare beneficiaries enrolled in private plans will no longer be charged cost sharing above traditional Medicare.
- New requirements on plans will ensure that they keep costs down and pass on savings to consumers.

CREATING A MORE USER-FRIENDLY MARKETPLACE

The discussion draft establishes a transparent, consumer-friendly health care marketplace that focuses on quality, affordable choices for all Americans and keeps insurers honest.

- Creates a new Health Insurance Exchange that provides people with a menu of both public and private quality, affordable health care options so they choose the plan that best meets their needs.
- Consumers and employers will have clear, complete information and transparency on plan costs and benefits in the Exchange so they can comparison shop for the best deals and care.
- Consumer Advocacy offices, a website, 1-800 number and other outreach components will help people understand and select plans, ensure that they receive promised benefits and services, provide additional help.
- Guarantees benefits so that all consumers have plans with high quality, critical and comprehensive health care benefits.
- Streamlines and simplifies all administrative forms, billing codes and other processes so the system is more efficient and less confusing for all plans, providers and consumers.